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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: HERTEL, ROGER D.

§ Case No. 16-06702-ABG

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on February 29, 2016. The undersigned trustee was appointed on February 29, 2016.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 10,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>66.04</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>2,465.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 7,468.96</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/23/2016 and the deadline for filing governmental claims was 08/27/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,503.50. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,503.50, for a total compensation of \$1,503.50.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/03/2017 By: /s/ILENE F. GOLDSTEIN

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 16-06702-ABG
Case Name: HERTEL, ROGER D.

Trustee: (330290) ILENE F. GOLDSTEIN

Filed (f) or Converted (c): 02/29/16 (f)

§341(a) Meeting Date: 03/31/16

Period Ending: 01/03/17

Claims Bar Date: 08/23/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Cash Imported from original petition Doc# 1	125.00	0.00		0.00	FA
2 Deposits of money: JPMorgan Chase Bank, N. A. Ac Imported from original petition Doc# 1	35.00	0.00		0.00	FA
3 Deposits of money: NorStates Bank Account # 6021 Imported from original petition Doc# 1	250.00	0.00		0.00	FA
4 Miscellaneous household furniture, appliances, e Imported from original petition Doc# 1	250.00	0.00		0.00	FA
5 Miscellaneous used computer equipment, TVs, cell Imported from original petition Doc# 1	400.00	0.00		0.00	FA
6 Miscellaneous personal items Imported from original petition Doc# 1	475.00	0.00		0.00	FA
7 Miscellaneous men's clothing Imported from original petition Doc# 1	200.00	0.00		0.00	FA
8 Delaware Life Account # 979494002178690 TransAme Imported from original petition Doc# 1	0.00	0.00		0.00	FA
9 Unpaid claimed bonus - lawsuit pending Stanley S Imported from original petition Doc# 1	0.00	0.00		10,000.00	FA
10 Claim vs. Stanley Stawski Distributing Co. for u Imported from Amended Doc#: 23	10,000.00	10,000.00		0.00	FA
11 Claim vs. Stanley Stawski Distributing Co. for u Imported from original petition Doc# 1	0.00	0.00		0.00	FA
12 Cadillac DeVille DTS Sedan 4Dr4 2003 241,000. En Imported from original petition Doc# 1	492.00	0.00		0.00	FA
12 Assets Totals (Excluding unknown values)	\$12,227.00	\$10,000.00		\$10,000.00	\$0.00

Major Activities Affecting Case Closing:

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 16-06702-ABG
Case Name: HERTEL, ROGER D.

Trustee: (330290) ILENE F. GOLDSTEIN
Filed (f) or Converted (c): 02/29/16 (f)
§341(a) Meeting Date: 03/31/16
Claims Bar Date: 08/23/16

Period Ending: 01/03/17

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR):

Form 2

Cash Receipts And Disbursements Record

Case Number: 16-06702-ABG

Case Name: HERTEL, ROGER D.

Taxpayer ID #: **-***5096

Period Ending: 01/03/17

Trustee: ILENE F. GOLDSTEIN (330290)

Bank Name: Rabobank, N.A.

Account: *****3866 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/09/16	{9}	Stanley Srawski Distr Co	Settlement	1129-000	10,000.00		10,000.00
08/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.04	9,989.96
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.32	9,975.64
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		13.83	9,961.81
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.24	9,946.57
12/12/16	101	Roger Hertel	Exemption	8100-002		2,465.00	7,481.57
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		12.61	7,468.96

ACCOUNT TOTALS 10,000.00 2,531.04 \$7,468.96

Less: Bank Transfers 0.00 0.00

Subtotal 10,000.00 2,531.04

Less: Payments to Debtors 2,465.00

NET Receipts / Disbursements \$10,000.00 \$66.04

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
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Checking # *****3866	10,000.00	66.04	7,468.96
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	<u>\$10,000.00</u>	<u>\$66.04</u>	<u>\$7,468.96</u>
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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: August 23, 2016

Case Number: 16-06702-ABG
Debtor Name: HERTEL, ROGER D.

Page: 1

Date: January 3, 2017
Time: 01:49:33 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	ILENE F. GOLDSTEIN 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7		\$1,503.50	\$0.00	1,503.50
200	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7		\$2,415.00	\$0.00	2,415.00
200	LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED 900 Skokie Blvd Suite 128 Northbrook, IL 60062	Admin Ch. 7		\$45.73	\$0.00	45.73
1 610	Discover Bank Discover Products Inc. PO Box 3025 New Albany, OH 43054-3025	Unsecured	12/09/2016 Amendment 1-2 imported by ILENE; original claim didn't exist ----- History: Details1-106/01/2016Claim #1 filed by Discover Bank, Amount claimed: \$22527.87 (Beckman, Kyle) Details1-206/27/2016Amended Claim #1 filed by Discover Bank, Amount claimed: \$21527.87 (Dingus, Mandy) -----* * *	\$0.00	\$0.00	0.00
1 -2 610	Discover Bank Discover Products Inc. PO Box 3025 New Albany, OH 43054-3025	Unsecured	12/09/2016 Amendment 1-2 imported by ILENE; original claim didn't exist ----- History: Details1-106/01/2016Claim #1 filed by Discover Bank, Amount claimed: \$22527.87 (Beckman, Kyle) Details1-206/27/2016Amended Claim #1 filed by Discover Bank, Amount claimed: \$21527.87 (Dingus, Mandy) -----* * *	\$21,527.87	\$0.00	21,527.87
2 610	David M. Zinder, Esq. 40 SKokie Blvd. Suite 105 Northbrook, IL 60062-1614	Unsecured	History: Details2-106/02/2016Claim #2 filed by David M. Zinder, Esq., Amount claimed: \$14778.81 (Zinder, David) -----* * *	\$14,778.81	\$0.00	14,778.81
3 610	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured	History: Details3-106/17/2016Claim #3 filed by Capital One Bank (USA), N.A., Amount claimed: \$11486.43 (Matchett, Amanda) -----* * *	\$11,486.43	\$0.00	11,486.43
<< Totals >>				51,757.34	0.00	51,757.34

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-06702-ABG

Case Name: HERTEL, ROGER D.

Trustee Name: ILENE F. GOLDSTEIN

Balance on hand: \$ 7,468.96

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 7,468.96

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - ILENE F. GOLDSTEIN	1,503.50	0.00	1,503.50
Attorney for Trustee, Fees - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	2,415.00	0.00	2,415.00
Attorney for Trustee, Expenses - LAW OFFICES OF ILENE F. GOLDSTEIN, CHARTERED	45.73	0.00	45.73

Total to be paid for chapter 7 administration expenses: \$ 3,964.23

Remaining balance: \$ 3,504.73

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 3,504.73

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 3,504.73

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 47,793.11 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1 -2	Discover Bank	21,527.87	0.00	1,578.67
2	David M. Zinder, Esq.	14,778.81	0.00	1,083.75
3	Capital One Bank (USA), N.A.	11,486.43	0.00	842.31

Total to be paid for timely general unsecured claims: \$ 3,504.73

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00